



Financial, LLC

Open Enrollment

Presented by: Kristen Burke

Open Enrollment Contact



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Disclaimer

This presentation is a summary and explanation of your benefits.

Please refer to your group benefit contract and benefit booklet for the complete terms, conditions, and exclusions of the group benefit program.

If there are any discrepancies between the information presented in the following slides and the Benefit Contracts, Summary of Benefits and Coverage, and/or Benefit Summaries, the Benefit Contracts, Summary of Benefits and Coverage, and/or Benefit Summaries shall prevail.

Today's Agenda

- Explanation of Longbridge Financials' benefits package to help you make a well-educated decision.
 - **Plan Year: September 1, 2024 – August 31, 2025**
- Provide resources to help you become an educated consumer of your benefits and the costs associated with your health care.
- *List key dates for your election period*
 - **Enrollment Election Period: July 22nd - August 2nd**
- How to make and/or change elections
- Answer any questions you may have

2024-2025 Group Insurance Benefits

NEW CARRIER!

Cigna - Medical





Medical

Comparison of Medical Insurance



Coverage	Cigna Hybrid	Cigna \$2500 HDHP (HSA)	Cigna \$5,000 HDHP (HSA)
Deductible & Out of Pocket Max			
Deductible Single/Family	\$1,000 single / \$3,000 family (embedded)	\$2,500 single / \$5,000 family (aggregate)	\$5,000 single / \$10,000 family (embedded)
Co-Insurance	0%	20%	0%
Out of Pocket Maximum	\$2,500 single / \$5,000 family (embedded)	\$4,500 single / \$9,000 family (aggregate)	\$6,000 single / \$12,000 family (embedded)
Preventative Services			
<ul style="list-style-type: none">• Adult Physicals<ul style="list-style-type: none">• OB/GYN• Cancer Screenings• Immunizations• Well Child Visits	COVERED IN FULL		
Office Visits			
Primary Care Physician / Specialist	\$25/ \$40	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Urgent Care	\$75	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Telemedicine	\$25	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Emergency Room	\$100	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Inpatient & Outpatient Services			
Inpatient Hospitalization	Covered at 100%, subject to deductible	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Outpatient Surgical	Covered at 100%, subject to deductible	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Prescription Drug Coverage			
Rx Deductible	None	Subject to Deductible (except Preventive Rx)	Subject to Deductible (except Preventive Rx)
Generic	\$10	\$10	\$10
Brand	\$35	\$35	\$35
Non-Formulary	\$70	\$60	\$60

Preventive Rx

Preventive medications are used to keep certain conditions from developing or from coming back.

Certain preventive medications are available at no cost-share to you.

Health care reform under the Patient Protection and Affordable Care Act (PPACA) requires plans to cover certain preventive medications and products at 100% or no cost-share (\$0), to you.

What are some examples of Preventive Rx medications?

- Aspirin Products (available to women who are at least 12 weeks pregnant and at high risk for pre-eclampsia)
- Barrier Contraception
- Breast Cancer Prevention
- Folic Acid Supplementation
- Bowel Prep Products for Colorectal Cancer Screenings
- Cholesterol Related medications
- Hormonal Contraception
- Smoking Cessation medications
- Human Immunodeficiency Virus (HIV) Infection Pre-Exposure Prevention
- Implantation Contraception
- Vaccines
- Pediatric Multivitamins

*Please check the Preventive Rx medications list for a detailed listing of medications included at \$0 cost share to you (even if you're on a HDHP and haven't met your deductible yet)



Health Savings Account (HSA)

Who is Eligible?

To set-up an HSA and contribute funds, you **must be covered by a qualified high deductible health plan (HDHP)**.

Contributing To an HSA

You have ownership over your own account. You, your employer or a family member may contribute money to the HSA (either lump sum payment or through payroll deductions). **Funds roll-over year to year.**

What is an HSA Account?

An HSA allows you to pay for current and future **qualified medical expenses** on a tax-favored basis. HSA contributions do not expire and **can be invested** and used as a retirement/brokerage tool.

HSA's offer triple
tax savings



Pre-tax payroll
contributions



Income tax-free payments for
qualified medical expenses



Income tax-free growth from
interest or any investment earnings

Optum Bank®

IRS Annual Health Savings Account (HSA) Contribution Limits

YEAR	INDIVIDUAL	FAMILY	CATCH-UP Contributions (Age 55+)
2024	\$4,150	\$8,300	\$1,000
2025	\$4,300	\$8,550	\$1,000

Qualified Medical Expenses

The money in the account can be used to pay for “qualified medical expenses” for yourself, your spouse, or your tax qualified dependent children *(even if spouse and children are not covered by your High Deductible Health Plan)*

- Deductible
- Co-Pays and Coinsurance
- Dental
- Eye Care
- Over-the-counter medications

Any amounts used for other purposes (not qualified) are taxable as income and subject to an additional 20% tax penalty (until age 65, death or disability)

***Please note: Once you sign up for Medicare (even Medicare Part A), you no longer can make HSA contributions. Any HSA funds you have in your account, you can use. You just cannot make any future contributions.**



Flexible Spending Account (FSA)

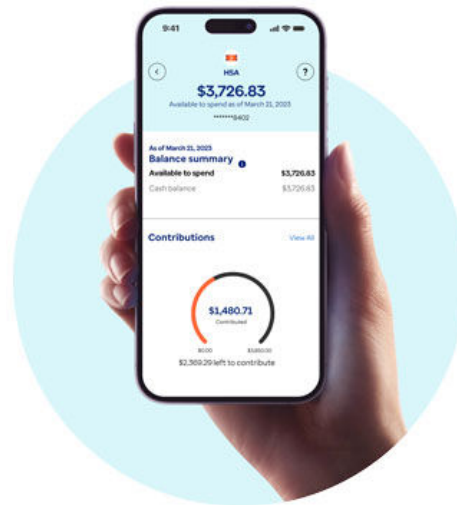
General Purpose Health Care FSA

May contribute up to \$3,200 per year
Can rollover up to \$570 annually

Dependent Care FSA

Dependent Care max is \$5,000 per year

***Plan Year: 9/1/2024 – 8/31/2025**



Sign in to your account at optumfinancial.com or use our mobile app to:

- Check your balance
- Submit a claim
- Monitor payments
- Receive messages
- Submit receipts

Optum Bank®

How To Be A Better Healthcare Consumer



TELEMEDICINE



RX MAIL
ORDER



MOBILE APP



CHILD HEALTH
PLUS (CHIP)



CHARITY CARE

Telemedicine

Why use Telemedicine?

- If your primary care doctor is not available
- Instead of going to the ER or an Urgent Care (for a non-emergency issue)
- Prescription refills (cannot be used for controlled substance / medications)
- If traveling and in need of medical care (Only available in U.S.A)
- Available 24 / 7 / 365



Minor Medical Virtual Care (Adults & Children)

- | | |
|---------------------|----------------------------------|
| • Acne | • Nausea |
| • Allergies | • Pink Eye |
| • Asthma/Bronchitis | • Rashes |
| • Cold & Flu | • Respiratory Infections |
| • Constipation | • Shingles |
| • Diarrhea | • Sinus Infections |
| • Earaches | • Skin Infections |
| • Fever | • Sore Throats |
| • Headaches | • Urinary Tract Infections (UTI) |
| • Infections | |
| • Insect Bites | |

Behavioral Health

Behavioral health is about more than just mental health; it includes addiction issues, anger management, coping with grief, dealing with stress and other challenges. It's an important part of your overall well-being – because how you feel matters, and caring support from behavioral health providers is part of your plan.



Virtual behavioral care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral health conditions, such as:

- › Addictions
- › Bipolar disorders
- › Child/Adolescent issues
- › Depression
- › Eating disorders
- › Grief/Loss
- › Life changes
- › Men's issues
- › Panic disorders
- › Parenting issues
- › Postpartum depression
- › Relationship and marriage issues
- › Stress
- › Trauma/PTSD
- › Women's issues

Connect with virtual care your way.

- › Contact your in-network provider or counselor
- › Talk to an MDLIVE medical provider on demand on **myCigna.com**
- › Schedule an appointment with an MDLIVE provider or licensed therapist on **myCigna.com**
- › Call MDLIVE 24/7 at 888.726.3171

To connect with an MDLIVE virtual provider, visit **myCigna.com** and click on the “Talk to a doctor” callout.

To locate an Evernorth Behavioral Health provider, visit **myCigna.com**, go to “Find Care & Costs” and enter “Virtual counselor” under “Doctor by Type,” or call the number on the back of your Cigna ID card 24/7.



Rx Weight Mgmt

To help support your health and well-being, your plan now covers prescription weight management medications.

**Considering trying this type of medication?
Talk with your doctor about your options.**

- **Prescription weight management medications may need approval from Cigna HealthcareSM before they can be covered.¹** If you decide to try one, your doctor's office may have to send us information to review to see if you meet coverage requirements.
- Log in to the **myCigna[®] App²** or **myCigna.com[®]** and use the Price a Medication tool to see how much your medication costs before you get to the pharmacy counter – or, even before you leave your doctor's office.³

Covered medications¹

Adipex-P[®]
benzphetamine
Contrave[®]
diethylpropion/diethylpropion ER
Imcivree^{TM 4}
LomairaTM
Orlistat
phendimetrazine/phendimetrazine ER
phentermine
Qsymia[®]
Saxenda[®]
Wegovy[®]
Xenical[®]
ZepboundTM



Rx Home Delivery



Consider using Express Scripts® Pharmacy.² They help make things easy by putting everything at your fingertips.

Home delivery is a convenient option when you're taking a medication on a regular basis. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). To learn more, go to **Cigna.com/homedelivery**. To get started using home delivery, log into the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. Then click the button next to your medication name to move your prescription(s) electronically.

- › Easily order, manage, track, and pay for your medications on your phone or online
- › Standard shipping at **no extra cost**⁷
- › Fill up to a **90-day supply** at one time
- › **Helpful pharmacists** available 24/7
- › **Automatic refills** or refill reminders so you don't miss a dose
- › **Flexible payment options** if you need help paying for your medications

90-Day Fills



Ask your doctor for a 90-day prescription with refills



Have the office send your prescription electronically to Express Scripts Home Delivery² or an approved in-network retail pharmacy



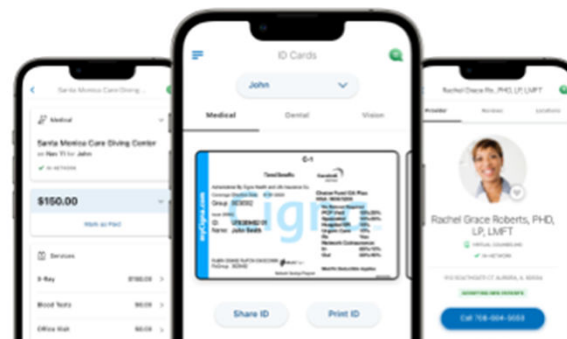
Get a convenient 90-day (or 3-month) supply of your medication

Cigna App

The Cigna app puts your plan at your fingertips.

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network
- Estimate costs
- Video chat with a doctor 24/7
- View and share your health plan ID card
- See your claim details and view progress toward your deductible



Cigna Healthy Rewards



Start saving today with Cigna Healthy Rewards®*

Just use your Cigna ID wallet card when you pay and let the savings begin.

Get discounts on the health products and programs you use every day for:

- › Nutritional Meal Delivery Service
- › Fitness Memberships and Devices**
- › Vision Care, Lasik Surgery, Hearing Aids
- › Alternative medicine
- › Yoga Products and Virtual Workouts**

Real brands. Real discounts. Real easy.

Log into **myCigna.com** and navigate to Healthy Rewards Discount Program or call **800.870.3470**.



For Cigna customers who don't have access to **myCigna.com** and want an Active&Fit Direct™ gym membership:

- › Call **800.870.3470**; and
- › Press 3 to be transferred to a customer service agent.

Child Health Plus



\$78,888 per year = \$60 per child



\$120,000 per year = \$60 per child

To see if you qualify, visit:

www.nystateofhealth.ny.gov (New York State)

www.healthcare.gov (Federal)



Charity Care



\$59,160 per year = 20% savings



\$90,000 per year = 20% savings

*Hospital social worker will help determine qualifications

**Based on 2023 Annual Income Limits*



Employee Assistance Program (EAP)



Employees and eligible family members (spouses and dependents), can meet face-to-face with a counselor, financial planner or attorney for expert, confidential information and guidance.

- Your household is eligible for a total of five (5) sessions per calendar year, plus an additional five (5) with a covered disability claim, and no cost to you.
 - Confidential counseling
 - Stress, anxiety, and depression
 - Grief and loss
 - Substance abuse
 - Marital issues
 - Financial Information & Resources
 - Getting out of debt
 - Tax questions
 - Retirement planning
 - Estate planning
 - Legal Support
 - Divorce and family law
 - Debt & bankruptcy
 - Landlord/tenant issues
 - *Need representation? A guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any legal fees afterward reduced by 25%

Access Anytime

Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: guidanceresources.com

Web ID: SYMETRA

When talking on the phone, mention
Symetra as your employer sponsor.



Confidential support, information and resources for all of life's challenges.
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EstateGuidance



A will is one of the most important legal documents you can have. It ensures that you'll control who gets your property, who will be your children's guardian, and who manages your estate when you die.

- EstateGuidance makes it easy to create a simple, customized, legally binding will by offering
 - Convenient online access to will documentation tools
 - Simple-to-follow instructions guiding you through the will generation process
 - Online support from licensed attorneys, if needed
 - The ability to make revisions at no cost

You can create a simple will for \$14.99, printing and mailing services are available for an additional fee.

*Prices may be subject to change – contact ComPsych for additional information.

To get started:

- 1 Visit www.estateguidance.com
- 2 Enter your promotional code: SYMETRA
- 3 Choose any of the options in the drop-down menu.

Next Steps

Open Enrollment
Kick-Off:
July 16th, 2024

Election Period:
July 22nd –
August 2nd

Benefits Effective:
September 1, 2024

Slide 23

MNO Correct dates are missing
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ADP Employee Self-Serve

Log in to your website: <https://workforcenow.adp.com>

A screenshot of the ADP Employee Self-Serve login page. The page has a light green background with a subtle pattern. At the top right, there is a language selector showing 'ENGLISH' with a flag icon. The main heading is 'Welcome to ADP®'. Below it is a 'User ID' label followed by a white input field. Under the input field is a checkbox labeled 'Remember My User ID' with a blue information icon. A grey 'NEXT' button is centered below the checkbox. At the bottom of the main content area is a link that says 'FORGOT YOUR USER ID?'. At the very bottom of the page, there is a link that says 'New user ?' followed by a blue plus icon and the text 'CREATE ACCOUNT'.

ADP® Mobile Solutions

For today's workforce on the go, ADP Mobile Solutions places secure and convenient tools right in your hands for simple, anytime access across devices.



Download the Free Mobile App



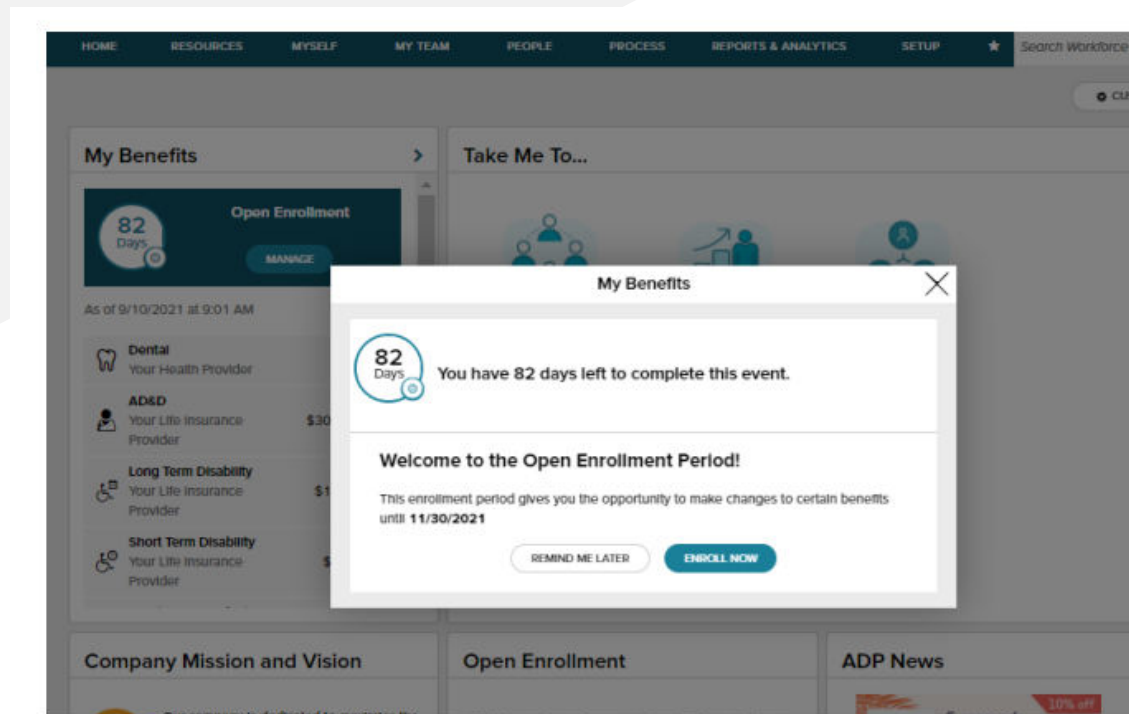
Enter your User ID and password, and then click **Sign In**

Note: If this is your first time logging in, click **Sign Up**.

If you are unsure of the registration code, please contact your HR Team.

ADP Employee Self-Serve

Upon logging in, you will be presented with a pop-up showing important information about this Open Enrollment period. You can click Enroll Now or Remind Me Later. This pop-up is displayed each time you log in during the Open Enrollment period until you complete your selections.



ADP – Plan Selections

The left side of the screen will indicate the different plan types that are available to enroll in. When you are viewing the selected plan type, all enrollment options will be displayed on the screen.

You may choose to click **Select Plan** for the desired enrollment or **Waive This Benefit**. If you choose to waive a benefit, you may be required to select a waive reason.

The screenshot displays the ADP Enrollments interface. On the left, a sidebar titled 'AVAILABLE BENEFITS' lists options: MEDICAL, DENTAL, VISION, FSA HEALTH CARE, HEALTH CARE FSA, LIMITED HEALTH ..., and EMPLOYEE LIFE. The 'MEDICAL' option is selected. The main content area is titled 'Medical' and includes a welcome message 'Welcome to D Test' with a 7-day countdown. Below this is a progress bar with steps: Welcome, Select Benefits, and Summary. A message states: 'Your company requires you to enter a reason to waive this coverage.' The first step is '1. Which plan would you prefer?'. A table lists two plans:

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	ACTION
Medical HDHP	Health & Welfare Provider	\$20.77	\$10.15	---	SELECT PLAN
Medical HMO	Health & Welfare Provider	\$5.08	\$10.15	---	SELECT PLAN

Below the table is a 'WAIVE THIS BENEFIT' button. The second step is '2. Who do you want to cover?'. It shows three options: 'You' (selected), 'George Albright Child', and 'Katie Albright Child'. At the bottom, there are buttons for 'SAVE FOR LATER' and 'CONTINUE TO PREVIEW'. A red arrow points to the 'CONTINUE TO PREVIEW' button.

ADP – Voluntary Life Insurance

If the amount selected is over the Guarantee Issue amount, approval will be required and you will be asked to collect an **Evidence of Insurability (EOI)** and submit it to your employer. Your HR team will send you an EOI following completion of the Open Enrollment period. Full election amount will not be approved until this document is received.

EE Vol Life	Guardian Life	\$0.00	\$7.38	---	SELECTED
WAIVE THIS BENEFIT					
1. How much coverage would you like?					
<input type="text" value="\$80,000.00"/>		\$0.00 Per Pay Period			
Additional Amount					
\$80,000.00		Total Elected coverage			
<div> Over The Limit - Approval Required The additional amount of coverage is over the guarantee issue amount of \$50,000.00. The amount over the limit will be subject to the approval of the plan administrator and/or the insurance carrier.</div>					

Next, select your beneficiaries

2. Who would you like to assign as your beneficiaries?		MANAGE BENEFICIARIES
You can select as many beneficiaries as you would like as long as the total equals 100%.		
Select your Primary beneficiaries		
100.00 %		
		~100.00% (total must equal 100%)
Do you want to add Secondary beneficiaries?		
25.00 %	25.00 %	25.00 %
		~100.00% (total must equal 100%)
<div>SAVE FOR LATER CONTINUE TO PREVIEW</div>		

ADP – Confirmation Summary

Continue through each step until all elections are complete and the **Continue to Summary** button is activated.

Review all your selections. When you have confirmed them, click **Submit Enrollment**. If you click **Save for later** instead, the enrollments will not be submitted to your HR team until you fully submit the enrollment

Employee Life

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
Basic Employee Life	Insurance Provider	\$0.00	\$23.08	---

1. How much coverage would you like? \$0.00 Per Pay Period

2. Who would you like to assign as your beneficiaries? [MANAGE BENEFICIARIES](#)

You can select as many beneficiaries as you would like as long as the total equals 100%.

Select your Primary beneficiaries:

George Albright (0%) Kate Albright (0%) <0.00% (total must equal 100%)

Do you want to add Secondary beneficiaries?

George Albright (0%) Kate Albright (0%) <0.00% (total must equal 100%)

SAVE FOR LATER **CONTINUE TO SUMMARY**

ADP – Enrollment Complete

Please ensure you receive the confirmation note indicating your elections have been submitted.

✓ You have completed your enrollment.

You have successfully completed your D Test enrollment. Contact your administrator if you have questions.

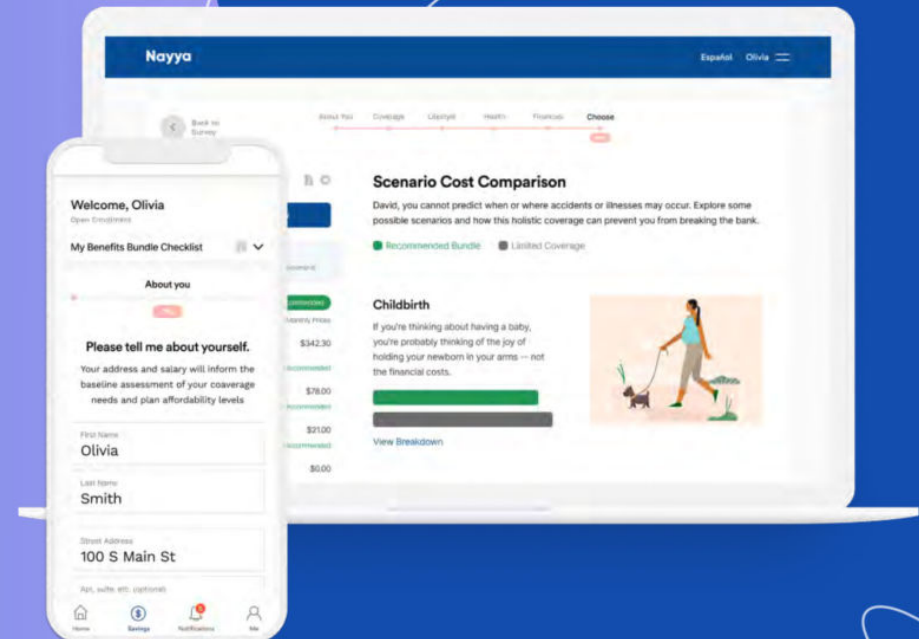
CLOSE

Nayya - CHOOSE

Nayya

Selecting Your Benefits User Guide

Nayya Choose, our data-driven decision support platform, is designed to guide you through open enrollment with personalized insights so you can feel more confident in your benefits decisions.



Nayya - CHOOSE



How does it work?

Nayya walks you through open enrollment with a quick, step-by-step assessment to determine the right level of coverage based on your unique needs. With Nayya, you can complete enrollment in less than 10 minutes!



We'll take care of the heavy lifting

Nayya provides a bundled recommendation that encompasses the full portfolio of your available benefits, including medical, dental, and vision, as well as 401(k) and HSA investment support, providing a holistic view of your coverage.





Thank You.